IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Michael Delaney, et al. Examiner: DEODHAR, Omkar A. 3714 Application No.: 10/645,153 Group Art Unit: 7182 Filing Date: August 21, 2003 Confirmation No.: Office Action Date: October 29, 2008 Docket No.: 83336.1535 Title: FIXED POOL BONUS METHOD Customer No.: 66880

Commissioner for Patents P. O. Box 1450 Alexandria, VA 22313-1450

AND APPARATUS

RESPONSE TO OFFICE ACTION

This amendment is timely filed in response to the Office action mailed October 29, 2008.

INTRODUCTORY COMMENTS

Claims 1-15 are pending in the present application. The Examiner has objected to the use of the singular "indicium" as opposed to the plural "indicia" in claims 2, 3, 7, 8, 12 and 13.

Claims 1-15 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Tulley, et al. (U.S. Patent No. 7,179,168) in view of Nicastro (U.S. Patent Publication No. 2003/0027619).

Applicants respectfully request reconsideration of the rejected claims.